

TRICARE Prime Service Area Reductions

BACKGROUND:

Effective October 1, 2013, TRICARE Prime won't be an enrollment option for an estimated 171,000 enrollees in non-government authorized Prime Service Areas (PSAs). This change is a result of the 2007 T-3 contract proposals in which TRICARE Management Activity (TMA) required bidders to only establish PSAs around military treatment facilities (MTF) and base realignment and closure (BRAC) sites. That change was made to return to the original intent of the PSA—which is to augment the medical capability and capacity of the MTFs. It's also more expensive to administer Prime in these areas. Because of contract delays, Department of Defense leadership directed contractors to leave existing PSAs in place until all regions transitioned. Now that the West region transitions April 1, 2013, this can happen.

INFORMATION:

So how does this affect our beneficiary population? Many will be upset because they may think they are losing their TRICARE entitlement (which is not the case), others may be upset because we are taking away their Prime and they will “go broke”.

- Review the documents we posted to the customer service community website (Fact Sheet, affected cities document) and FAQs (www.tricare.mil/faqs— search on “Prime Service Area”) to help answer questions you may get about this change.
- Contractors will send current enrollees affected by the change “early warning letters” in February/March (date not determined yet). We will post a copy prior to the start of the mail-out and let you know when it gets posted.
- A ZIP code look up tool will hopefully be available in February for current Prime enrollees to determine if they are affected.

Short synopsis of the changes:

1. **Active Duty/National Guard/Reserve** (called to active service for greater than 30 days):
These members aren't affected as they should already be enrolled to TRICARE Prime Remote since they lived in an area greater than 50 miles from an MTF (though the area itself may have been Prime for all others).
2. **Active duty family members (ADFM):**
 - ADFMs (to include transitional survivors and TRICARE Young Adult (TYA) Prime) will be “grandfathered” in Prime until they move outside the eliminated PSA, lose TRICARE eligibility (age out, divorce), or, the sponsor retires.
 - Family members can enroll additional family members during the grandfathered period as long as another family member is enrolled in Prime and the family stays within the affected area.

- Prime-enrolled ADFMs moving into an eliminated PSA can transfer their Prime enrollment until September 30, 2013; they are then “grandfathered into Prime until they no longer meet the requirements. Their home address has to be an eliminated PSA ZIP code.
 - No “new” enrollments to the eliminated PSAs are allowed after March 31, 2013 if the beneficiary lives outside the eliminated PSA (i.e., enrollees can’t waive drive times to enroll in a PSA that is being eliminated).
 - ADFMs living in a PSA being eliminated “may” choose to enroll in USFHP if they live within a USFHP area.
3. **All other than AD/ADFM enrollees** (retirees, their eligible family members, survivors, unremarried former spouses, TYA, etc.): All others living in a Non-Prime ZIP code (i.e., outside of a T3 PSA) enrolled in Prime (to include TYA Prime) may re-enroll in Prime as long as;
- A Prime network primary care manager (PCM) is available within 100 miles of their residence;
 - The PCM selected must have available capacity; **and,**
 - They formally re-enroll before September 20, 2013, noting on the enrollment form they agree to waive both primary and specialty care drive time standards.
 - May enroll in USFHP if they live within a USFHP area.

Regional contractor are responsible for validating that these individual meets the enrollment criteria (waived drive time standards; lives within 100 miles of a network PCM; etc.). Otherwise, they convert to TRICARE Standard.

However, if living in a Non-Prime zip code (i.e., outside of a PSA) and resides 100 miles or more from an available PCM in a different PSA network, this beneficiary population won’t be “grandfathered” in Prime but changes to TRICARE Standard/Extra. TYA enrollees must also re-enroll in TYA Standard. Additionally, the option to enroll in USFHP is available if they live within a USFHP area.

4. **The Beneficiary Web Enrollment (BWE):** BWE won’t allow a beneficiary to perform a new enrollment or enrollment transfer when their residential address isn’t within an approved T3 PSA (effective March 31, 2013). BWE will inform the beneficiary that they should contact their regional contractor for additional information.